

4th. Quarter 2006, Report No. 50

October - December 2006

California Partnership for Long-Term Care www.dhs.ca.gov/cpltc

	Particip	oating Insurers		II. Quarterly and Cumulative Statistics			
 Bankers Life and Casualty Company California Public Employees' Retirement System (PERS) 					This Quarter	To Date	
Genworth Financial (Formerly GE Capital AssurJohn HancockMetLife			ssurance)	Applications received:	2,302	119,130	
New	York Life Insuranc	е Сопрапу		Applications Denied:	276	19,881	
I II	Table o Consumer Inquirie Quarterly and Cun		Pg 1 Pg 1-2	Applications Pending & Withdrawn:	0	0	
III IV V	Daily Benefits Dis	tribution Amounts Distributio	Pg 2	Policies Purchased:	2,026	99,249	
VI VII VIII	Age of Policyhold Trends Policyholders and Earned		Pg 4 Pg 5	Policies Dropped (voluntary & for unknown reasons):	476	10,756	
IX	Service Utilization	ı	Pg 6 Pg 7	Policies Not Taken Up:	116	5,764	
I. Consumer Inquiries			Total Policies In Force	1,434	82,693		
	This Quarter		To Date	(Active):			
Who	ber of Consumers Called Toll-Free RE445)	97	27,172	Number of Policyholders Who Received Service Payments:	385	1,327	
Webs	site Visits	11,767	246,552				

II. Quarterly and Cumulative Statistics - continued

III. Daily Benefit Distribution

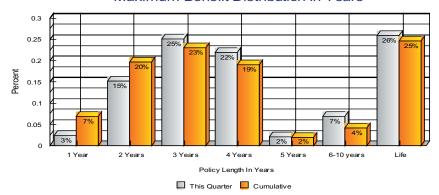
Age	This Quarter	To Date		Daily Benefit Quarterly Purchasing ⁻	Trend
Median	56	59	30.00% % 25.00%		r.GL.
Target Age (55-74)	856 (60%)	55,742 (67%)	55 25.00% 50 15.00% 10.00%		
Other Ages	578 (40%)	26,951 (33%)	0.00%		
Gender			\$130 \$140	\$150 \$160 \$170 \$180 \$190 Daily Benefit	\$200 \$210 \$220+
P 1	012 (570/)	49.500 (500/)		Q106 L Q206 Q306 Q2	4 06
Female	812 (57%)	48,509 (59%)			
Male	622 (43%)	34,184 (41%)	Daily Benefit	This Quarter	<u>Previous</u> <u>Quarter</u>
Marital Status			\$130	270 (18.81%)	785 (16.68%)
	1.051 (720/)	57.277 ((00/)	\$140	28 (1.92%)	89 (1.89%)
Married	1,051 (73%)	57,277 (69%)	\$150	356 (24.81%)	1,212 (25.74%)
Not Married	382 (27%)	24,070 (30%)		, ,	
Unknown	1 (<1%)	446 (<1%)	\$160	93 (6.46%)	372 (7.90%)
Policy Type			\$170	113 (7.89%)	380 (8.07%)
			\$180	122 (8.48%)	413 (8.77%)
Comprehensive	1,407 (98%)	78,918 (95%)	\$190	26 (1.83%)	84 (1.79%)
Nursing Home	27 (2%)	3,775 (5%)	\$200	317 (22.14%)	1,070 (22.72%)
Purchase Type			\$210	8 (0.59%)	29 (0.60%)
r tirchase Type			\$220 or More	101 (7.04%)	274 (5.83%)
First Time Purchase	1,389 (97%)	78,415 (95%)			
Upgrade	19 (1%)	1,098 (1%)			
Replacement	26 (2%)	3,172 (4%)			
Reinstatement	0 (0%)	8 (<1%)			
Totals for each category above	1,434 (100%)	82,693 (100%)	2		

IV. Maximum Benefit Amounts Distribution

Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	36	217	361	315	31	101	372	1,434
This Quarter %	3%	15%	25%	22%	2%	7%	26%	100%
Cumulative # Policies *	5,739	16,277	19,050	16,043	1,676	3,503	20,404	82,693
Cumulative %*	7%	20%	23%	19%	2%	4%	25%	100%

Maximum Benefit Distribution In Years



NOTE: Any differences in percentages between this graph and the table above are merely due to rounding.

Characteristics By Maximum Benefit In Years (This Quarter)

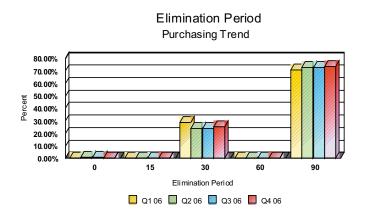
Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	65%	67%	75%	75%	82%	73%	74%	73%
Female	56%	58%	56%	55%	59%	59%	57%	56%
Average Age	56	58	57	57	54	55	52	56
Target Ages	53%	67%	67%	66%	56%	61%	43%	60%
New Purchase	97%	97%	98%	98%	100%	94%	92%	96%
Comprehensive Policy	90%	100%	100%	100%	100%	100%	98%	99%

V. Elimination Period Distribution

(at time of purchase)

<u>Days</u>	This Quarter	Previous Quarter
0	0.26%	0.24%
15	0.03%	0.10%
30	25.56%	20.93%
60	0.42%	0.31%
90	73.72%	78.41%

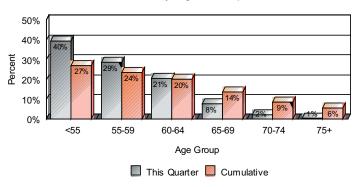


VI. Age of Policyholders (at time of purchase)

Age Group

	<55	55-59	60-64	65-69	70-74	75+	Total
This Quarter # Policies	569	412	295	115	34	8	1,434
This Quarter %	40%	29%	21%	8%	2%	1%	100%
Cumulative # Policies	22,390	19,629	16,894	11,584	7,417	4,778	82,693
Cumulative %	27%	24%	20%	14%	9%	6%	100%

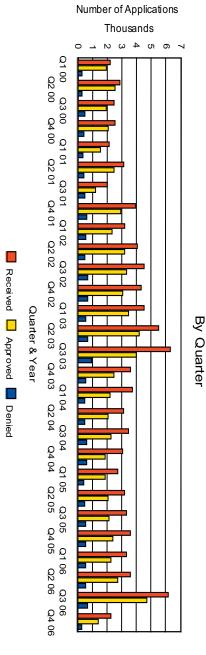
Policyholders Age Distribution By Age Group



VII. Trends

Denied	Approved	Received	Quarter
60	237	402	1994
713	2,123	2,979	1995
1,039	3,095	4,598	1996
809	1,366	2,182	1997
631	2,606	2,716	1998
1,518	6,592	8,110	1999
1,517	8,530	10,047	2000
1,942	8,179	11,262	2001
2,405	11,921	16,146	2002
558	3,461	4,498	2
705	4,213	5,546	20 Q2
960	4,028	6,309	Q3
582	2,444	3,614	2003 Q1 Q2 Q3 Q4
500	2,216	3,732	<u>Q</u>
505	2,065	3,141	200 ₂
603	2,260	3,434	Q3
624	1,884	3,089	Q4
405	1,858	2,758	2
527	2,080	3,197	2(Q2
561	2,172	3,335	Q3
594	2,386	3,585	2
535	2,258	3,365	2
588	2,740	3,618	<u>2(</u>
724	4,708	6,151	2004 2005 2006 Q2 Q3 Q4 Q1 Q2 Q3 Q4 Q1 Q2 Q3 Q3
276	1,434	2,302	Q3

Trend In Applications Received, Approved, Denied



VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date who have qualified to receive benefit payments	55	1,540
Total asset protection earned by all policyholders who received benefits	\$2,560,840	\$45,602,841
Number of policyholders currently in benefit/payments made	385	N/A
Number of policyholders who have exhausted benefits	5	151
Total asset protection earned to date by policyholders that have exhausted benefits	\$454,830	\$9,655,541
Number of policyholders that died while in benefit	24	506
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$475,655	\$9,216,584
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of $12/31/2006$	1	38
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2006	\$53,319	\$2,371,827
Medicaid (Medi-Cal) cost savings as of 12/31/2006	N/A	\$18,167,329

^{*}NOTE: Cumulative totals may drop or rise out of sync with the current quarter figures and on the surface may not appear to consolidate with the previous quarter cumulative figures. This can be due to a variety of reasons. For example, data is audited on an ongoing basis; therefore, data is updated to reflect new information. Additionally, a Partner insurer may fall behind on reporting and catch up in the current quarter, thereby, creating a seemingly irreconcilable cumulative figure.

Policyholders Who Exhausted Their Policy Benefits And Accessed Medi-Cal Breakdown By Policy Length and Age Group

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life	_	Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
Age At Purchase									Age At Benefit							
<55		1		1			n/a	-	<55							n/a
55-59							n/a		55-59		1		1			n/a
60-64							n/a	-	60-64							n/a
65-69		2					n/a	-	65-69		1					n/a
70-74	10	3					n/a	-	70-74	5	2					n/a
75-79	5	2					n/a	-	75-79	8	3					n/a
80-84	8	2	1				n/a	-	80-84	6	2					n/a
85-89	1						n/a	-	85-89	4	1					n/a
90-94	2						n/a		90-94	2		1				n/a
95+							n/a	_	95+	1						n/a
Totals:====>	26	10	1	1					Totals:====>	26	10	1	1			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (385) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (1,540) by Type of Service
Skilled Nursing Facility	8%	9%
Assisted Living Facility/RCF	25%	24%
Home Health Aide Services	14%	13%
Adult Day Care	1%	1%
Attendant Care	8%	11%
Personal Care	26%	21%
Homemaker (non-personal care)	2%	<1%
Chore Services	1%	3%
Personal Emergency System	1%	<1%
DME	1%	1%
Care Planning (benefit cost)	2%	3%
Coordination (benefit cost)	4%	2%

NOTE: services amounting to less than 1% usage during the quarter are excluded. Therefore, the percentages total may not equal 100%.

Type of Service (Administrative Costs)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (385) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,540) by Type of Service
Case Management	4%	<1%
Assessment & Care Planning	14%	11%
Assessment Only	15%	9%
Care Planning Only	13%	8%
Coordination Only	18%	4%
Monitoring Only	20%	50%
Reassessment Only	15%	16%

NOTE: Care Management Services (reported as administrative costs) amounting to less than 1% are excluded. Therefore, the percentages total may not equal 100%.

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4th Quarter of 2006 Quarterly Report